



National Consumer Protection Week

ANSWERS

1. When you shop online, you're anonymous. FALSE

Many web sellers want to know about you and your buying habits so they can share or sell the information. Your best protection is to shop only from vendors that post their privacy policies online and offer you options about the use of your personal information.

2. A credit card is the safest way to pay for your at-home purchases. TRUE

Paying by credit card offers you protections you don't get when you pay with cash, checks, money orders or debit cards. Credit cards give you the best recourse if you never receive the order or the products or services were misrepresented, and your liability is limited to \$50 if your card or credit card number is used without your permission.

3. Shipping and handling fees are always included in the base price of an item. FALSE

Many vendors add these fees to the price of an item based on where the order is to be shipped or the cost or weight of the goods. To determine the actual cost of the item you're buying, it's important to factor in these added fees.

4. Sellers are always required to ship your merchandise no more than 30 days after the order date. FALSE

The law requires sellers to ship items by the time they promise, or, if no delivery time is stated, within 30 days after the order date. If the seller can't ship the goods within the stated time frame or 30-day deadline, the seller must notify you, give you a chance to cancel your order and send a full refund if you've chosen to cancel.

5. A company with a fancy Internet home page is unlikely to be fraudulent. FALSE

The explosion in computer technology means that anyone—even a con artist—can easily set up an impressive-looking web site. If you've never heard of the company you're ordering from, it's a smart move to get more information before placing an order.

6. If you don't specify a delivery method, a vendor will always ship your order the least-expensive way. FALSE

Buyers can generally choose to have their orders shipped by standard/ground, two-day or overnight delivery, at various costs. If you don't specify which you want, you may end up paying more than you intended for shipping.

7. Shopping from a reputable company is one of your best protections against fraud. TRUE

Before ordering from an unfamiliar seller, it's a good idea to make sure it's legitimate. Friends who have dealt with the company, your local consumer protection office, the state Attorney

General's office and the Better Business Bureau are possible sources of information. If in doubt, it's best to stick with a company you know.

- 8. When providing a company a password to order online, it's wise to use the same one you use to access your computer or network. FALSE**

Your safest bet is to choose an entirely different password. And it's a good practice to choose a different password every time to register with a new site.

- 9. When you order on a secure browser, the information can't be intercepted and read by others. TRUE**

A secure browser, symbolized by a locked key or padlock symbol on the browser window, means that your information is encrypted for safe online transmission.

- 10. An escrow service offers protections when buying through an online auction. TRUE**

Although these services generally charge a fee, they can help keep you from ending up empty-handed after you've paid your money.

- 11. Telemarketers are unlikely to try to defraud a consumer who's already been scammed. FALSE**

Con artists often put together "sucker lists" of people who've already lost money through fraudulent promotions or merchandise sales. These lists are frequently sold to other con artists.

- 12. Telemarketers are unable to provide consumers with written information about their products or services. FALSE**

Reputable companies almost always have details about what they're selling to send to consumers on request.

- 13. Reputable door-to-door salespeople generally carry identification about themselves and their product. TRUE**

Identification doesn't necessarily mean a seller is bona fide, but lack of identification is almost a sure sign that a seller isn't. Your best protection is to tell anyone who can't provide it to leave.

- 14. You have three days to cancel any order. FALSE**

By law, you have the right to cancel any door-to-door purchase of \$25 or more within three days. But you don't have an automatic three-day cancellation right for mail, telephone or online orders. Check with your state consumer agency to find out if you have this right under state law.
